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1. A method of evaluating and trading purchaser information, comprising the

2 steps of:

capturing purchasing information from a buyer during the purchase cycle

4 converting the information into an asset that the buyer can own

identifying potential sellers based upon the purchasing information;

- 6 conducting an auction whereby the potential sellers or merchants bid on the information without knowing the details thereof; and
- 8 selling the information to the highest bidder, enabling that seller or sellers to market directly to the buyer.
- The method of claim 1, wherein the buyer is interested in buying durable
 goods.
- 3. The method of claim 1, wherein the durable goods includes a motor
- 4. The method of claim 1, including the step of applying a formula to the
- 2 information to arrive at a valuation therefore.
 - 5. The method of claim 4, wherein the buyer is compensated as a function of
- 2 the valuation.

vehicle.

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- 6. The method of claim 1, wherein the communications between the buyer 2 and seller are encrypted.
- 7. The method of claim 1, including the step of compiling the information
 2 from a plurality of customers to generate market research reports.
- 8. The method of claim 1, wherein the information includes demographics 2 and psychographics.
- 9. The method of claim 8, wherein at some of the information is gathered through a questionnaire completed by the buyer during the registration thereof.
- 10. The method of claim 1, wherein the buyer is permitted to update the information if their purchasing ability or intent changes.
- 11. The method of claim 1, wherein, if only one seller is selected, one or morecompetitors are solicit to submit additional bids unknown to the buyer.
- 12. The method of claim 1, further including the step of setting up a personal information savings account for the seller containing one or more of the following:
 - a) a history of purchases made by the buyer through the system,

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- b) the amount of discount(s) received from sellers, and
 - c) compensation received for sharing the purchasing information.
- 13. A method of evaluating and trading purchaser information, comprising the2 steps of:
- creating an information exchange in the form of a secure network site enabling
- 4 potential sellers of goods or services to register their company and offerings;
 - registering potential buyers by gathering demographic and psychographic
- 6 information regarding an imminent purchase of the goods or services;
 - applying a formula to the information to arrive at a valuation therefore.
- 8 conducting an auction whereby the potential sellers bid on the information without knowing certain details about the buyers; and
- selling the information to the highest bidder, enabling that seller or sellers to market directly to the buyer; and
- compensating the buyer as a function of the valuation if the buyer purchases the goods or services.
- 14. The method of claim 13, wherein the buyer is interested in buying durable2 goods.
 - 15. The method of claim 14, wherein the durable goods includes a motor

- 2 vehicle.
 - 16. The method of claim 13, wherein valuation of the information is based
- 2 upon a market price derived from one or more of the following:
 - a) the right to market to the buyer,
- b) the time frame of the buyer's purchasing decision,
 - c) the seller's internal operational efficiency, and
- d) the number of competing sellers in running.
 - 17. The method of claim 13, wherein the communications between the buyer
- 2 and seller are encrypted.
 - 18. The method of claim 13, including the step of compiling the information
- 2 from a plurality of customers to generate market research reports.
 - 19. The method of claim 13, wherein the buyer is permitted to update the
- 2 information if their purchasing ability or intent changes.
 - 20. The method of claim 13, wherein, if only one seller is selected, one or
- 2 more competitors are solicit to submit additional bids unknown to the buyer.

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- 21. The method in claim 1 in which the vendor (our client) markets in a
- personalized and individualized manner to the customer based on the specific attributes expressed by the customer during the purchase cycle.